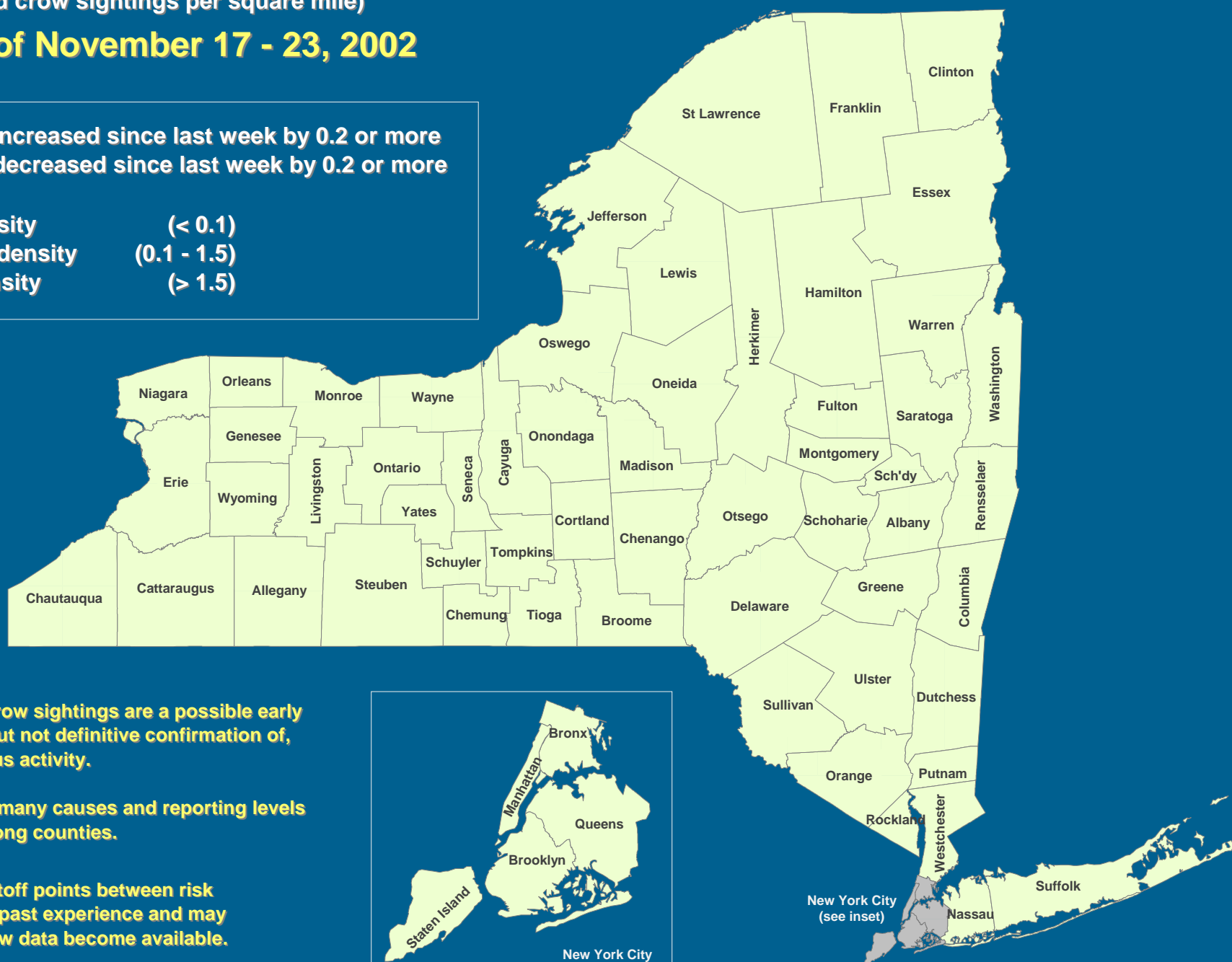


Week of November 17 - 23, 2002



Numerical cutoff points between risk levels reflect past experience and may change as new data become available.